

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-24038-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patrick Anthony Frazier  
588 Conroy Avenue  
Toms River, NJ 08753

Nicole Suzanne Frazier  
588 Conroy Avenue  
Toms River, NJ 08753

Social Security No.:

xxx-xx-2993

xxx-xx-1083

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on July 13, 2018 and a confirmation hearing on such Plan has been scheduled for November 14, 2018.

The debtor filed a Modified Plan on October 30, 2018 and a confirmation hearing on the Modified Plan is scheduled for Dec. 12, 2018 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 31, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Patrick Anthony Frazier  
 Nicole Suzanne Frazier  
 Debtors

Case No. 18-24038-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Oct 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2018.

db/jdb +Patrick Anthony Frazier, Nicole Suzanne Frazier, 588 Conroy Avenue,  
 Toms River, NJ 08753-4816  
 cr +Fay Servicing, LLC, 85 Broad Street, Suite 501, New York, NY 10004-1734  
 cr +Rutgers Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610,  
 229 Broad Street, Red Bank, NJ 07701-2009  
 517705095 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL,  
 P.O BOX 183853, ARLINGTON, TX 76096)  
 517642832 +Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003  
 517642833 +Fay Servicing, PO Box 809441, Chicago, IL 60680-9441  
 517689466 +Fay Servicing LLC, 3000 Kellway Drive, Suite 150, Carrollton, TX 75006-3357  
 517642835 +KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812  
 517642836 +Rutgers Federal Credit Union, 100 College Ave, New Brunswick, NJ 08901-1438  
 517642838 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Unit,  
 P.O. Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2018 21:37:30 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 31 2018 21:37:30 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517709364 E-mail/Text: ally@ebn.phinsolutions.com Oct 31 2018 21:37:26 Ally Capital, PO Box 130424,  
 Roseville MN 55113-0004  
 517642831 +E-mail/Text: ally@ebn.phinsolutions.com Oct 31 2018 21:37:26 Ally Financial,  
 PO Box 380901, Bloomington, MN 55438-0901  
 517642834 E-mail/Text: cio.bncmail@irs.gov Oct 31 2018 21:37:27 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 517711196 +E-mail/Text: bk.notifications@jpmchase.com Oct 31 2018 21:37:29 JPMorgan Chase Bank, N.A.,  
 PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 517768815 +E-mail/Text: laura@redbanklaw.com Oct 31 2018 21:37:26 Rutgers Federal Credit Union,  
 C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610  
 517642837 +E-mail/Text: birminghamtops@sba.gov Oct 31 2018 21:37:32 Small Business Administration,  
 P.O. Box 740192, Atlanta, GA 30374-0192  
 517642839 +E-mail/Text: birminghamtops@sba.gov Oct 31 2018 21:37:32 U.S. Small Business Administration,  
 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm\* +Fay Servicing, LLC, PO Box 809441, Chicago, IL 60680-9441

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Oct 31, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jonathan C. Schwalb on behalf of Creditor Fay Servicing, LLC bankruptcy@friedmanvartolo.com

Kevin Gordon McDonald on behalf of Creditor Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Michael R. DuPont on behalf of Creditor Rutgers Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Patrick Anthony Frazier bkwoliver@aol.com, R59915@notify.bestcase.com

William H. Oliver, Jr. on behalf of Joint Debtor Nicole Suzanne Frazier bkwoliver@aol.com, R59915@notify.bestcase.com

TOTAL: 8